CHIP has funds to cover more children in state

By GWEN FLORIO Tribune Capitol Bureau

HELENA — If you're a kid with no health insurance, the state of Montana wants you.

Its Children's Health Insurance Plan, better known as CHIP, has enough money to cover about 1,000 more uninsured Montanans under age 19. Now, all it has to do is find them.

Hence, a statewide advertising campaign in newspapers, including tribal papers, and on television and radio stations around the state, said Jackie Forba, who manages the CHIP program for the state Public Health and Human Services Department.

CHIP, funded with state and federal money, provides free or low-cost insurance to those who meet income guidelines — \$30,000 for a family of four — and aren't covered by other programs such as Medicaid. The 2005 Legislature gave approved a two-year \$18 million increase for CHIP, enough extra money to cover another 3,000 children and instantly erasing a waiting list.

A total of 12,900 kids are covered now, of the estimated 15,000 who are eligible, Forba said. At this point, she said, the challenge is to find children who might need insurance, but whose families don't know it's available.

In addition to the ads, the state is working with community groups to get the word out. "We're going to continue to work through a number of partners —hospitals, doctors' offices, pharmacies and school nurses," Forba said.

CHIP staffers also are traveling to Montana's seven Indian reservations and meeting with tribal health workers, she said.

The program has done a couple of things that make it more accessible. It's cut the amount of time before an uninsured child is eligible from three months to one. And, its application, which used to run 16 pages, is now four pages.